

LISTING OF THE CLAIMS

Claims pending:

- At time of the Office Action: Claims 1-22.
- After this Response: Claims 1-7, 9-16 and 18-22.

Canceled claims: Claims 8 and 17.

Amended claims: Claim 1, 10 and 18.

New Claims: None.

1. **(Currently Amended)** A system for transacting business between a solicitor and a business comprising:

a server used by a business and being accessible by a solicitor; and

a contract evaluator housed on the server, wherein the contract evaluator receives input data from the solicitor and determines at a first stage whether the input data is complete, and error free in accordance with error validation criteria, to receive further evaluation, and at a second stage whether the input data as a whole falls within at least two specific pathways of further data evaluation, ~~a first of the specific pathways having an associated first mathematical model and a second of the specific pathways having an associated second mathematical model,~~ a first of the specific pathways being automatic and used when the input data fits within an acceptable range that is predetermined by the system, the acceptable range being an ideal range of acceptable premiums and the input data including at least a premium from the solicitor, and a second of the specific pathways being semi-automatic and used when the input data falls outside of the

acceptable range that is predetermined by the system, processing associated with the second of the specific pathways ultimately necessitating manual intervention by an expert.

2. **(Original)** The system of claim 1, wherein if the input data is not complete at the first stage, then the solicitor is alerted to complete the input data.

3. **(Previously Amended)** The system of claim 2, wherein the contract evaluator determines at the second stage whether the input data as a whole falls with one of the at least two specific pathways based on one or more rules, the one or more rules being associated with a reinsurance business model.

4. **(Previously Amended)** The system of claim 1, wherein each of the at least two specific pathways has a prerequisite of a given range of variables.

5. **(Original)** The system of claim 4, wherein a default pathway is followed if the input data does not fall within any of the one or more specific pathways.

6. **(Previously Amended)** The system of claim 1, wherein one of the at least two specific pathways accepts the input data of the solicitor and signals the solicitor that a contract has been formed.

7. **(Previously Amended)** The system of claim 1, wherein one of the at least two specific pathways presents the solicitor with a counteroffer.

8. (Canceled).

9. (Previously Amended) The system of claim 1, wherein one of the at least two specific pathways signals the solicitor that a contract cannot be formed.

10. (Currently Amended) A system for transacting business between a solicitor and a business, the system comprising:

a server used by a business and being accessible by a solicitor; and

means for automated contract evaluation housed on the server, wherein the means for evaluation receives input data by the solicitor and determines at a first stage whether the input data is complete, and error free in accordance with error validation criteria, to receive further evaluation, and at a second stage whether the input data as a whole falls within at least two specific pathways of further data evaluation, ~~a first of the specific pathways having an associated first mathematical model and a second of the specific pathways having an associated second mathematical model~~, a first of the specific pathways being automatic and used when the input data fits within an acceptable range that is predetermined by the system, the acceptable range being an ideal range of acceptable premiums and the input data including at least a premium from the solicitor, and a second of the specific pathways being semi-automatic and used when the input data falls outside of the acceptable range that is predetermined by the system, processing associated with the second of the specific pathways ultimately necessitating manual intervention by an expert.

11. **(Original)** The system of claim 10, wherein if the input data is not complete at the first stage, then the solicitor is alerted to complete the data.

12. **(Previously Amended)** The system of claim 11, wherein the means for automated contract evaluation determines at the second stage whether the input data as a whole falls with one of the at least two specific pathways based on one or more rules, the one or more rules being associated with a reinsurance business model.

13. **(Previously Amended)** The system of claim 10, wherein each of the at least two specific pathways has a prerequisite of a given range of variables.

14. **(Original)** The system of claim 13, wherein a default pathway is followed if the input data does not fall within any of the one or more specific pathways.

15. **(Previously Amended)** The system of claim 10, wherein one of the at least two specific pathways accepts the input data of the solicitor and signals the solicitor that a contract has been formed.

16. **(Previously Amended)** The system of claim 10, wherein one of the at least two specific pathways presents the solicitor with a counteroffer.

17. **(Canceled)**.

18. **(Currently Amended)** A method of transacting business between a solicitor and a business, the method comprising:

receiving input data from a solicitor at a server associated with a business;
evaluating the input data; and

determining at a first stage whether the input data is complete, and error free in accordance with error validation criteria, to receive further evaluation, and at a second stage whether the input data as a whole falls within at least two specific pathways of further data evaluation, ~~a first of the specific pathways having an associated first mathematical model and a second of the specific pathways having an associated second mathematical model, a first of the specific pathways being automatic and used when the input data fits within an acceptable range that is predetermined by the system, the acceptable range being an ideal range of acceptable premiums and the input data including at least a premium from the solicitor, and a second of the specific pathways being semi-automatic and used when the input data falls outside of the acceptable range that is predetermined by the system, processing associated with the second of the specific pathways ultimately necessitating manual intervention by an expert.~~

19. **(Original)** The method of claim 18, wherein if the input data is not complete at the first stage, then the solicitor is alerted to complete the data.

20. **(Previously Amended)** The method of claim 18, wherein each of the at least two specific pathways has a prerequisite of a given range of variables.

21. **(Original)** The method of claim 18, wherein a default pathway is followed if the input data does not fall within any of the one or more specific pathways.

22. **(Previously Presented)** The method of claim 18, wherein the determining at the second stage includes determining whether the input data as a whole falls with one of the at least two specific pathways based on one or more rules, the one or more rules being associated with a reinsurance business model.